

<i>SERFF Tracking Number:</i>	<i>NALF-125965167</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Life Insurance Company of the Southwest</i>	<i>State Tracking Number:</i>	<i>41318</i>
<i>Company Tracking Number:</i>	<i>7983</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Fixed GLIR Rider</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Life Insurance Company of the Southwest

Product Name: Fixed GLIR Rider

SERFF Tr Num: NALF-125965167

State: ArkansasLH

TOI: A02I Individual Annuities- Deferred Non-Variable

SERFF Status: Closed

State Tr Num: 41318

Sub-TOI: A02I.002 Flexible Premium

Co Tr Num: 7983

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Junan Boldrey, Dionne Wills

Disposition Date: 01/14/2009

Date Submitted: 01/12/2009

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: The form was filed simultaneously in our domiciliary state, Texas, for review under Chapter 1701.054.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 01/14/2009

State Status Changed: 01/14/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Submission: Enclosed for your review are copies of the above referenced forms. These are new forms and will not replace any existing forms. These forms have not been previously submitted to your department but are substantially similar to our flexible premium versions of the riders used with our indexed annuities, Form No. 7963 and Form No. 7965. Form No. 7963 was approved by your department on 05/27/2008. Form No. 7965 was approved by your

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<i>Company Tracking Number:</i>	<i>7983</i>		
<i>TOI:</i>	<i>A021 Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A021.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Fixed GLIR Rider</i>		
<i>Project Name/Number:</i>	<i>/</i>		

department on 05/27/2008.

Description: Each form represents an optional rider that may be added to a flexible or single premium fixed annuity. The benefit provided by these riders is the right to elect a lifetime income after meeting a waiting period requirement and attaining a specified age. Income provided is deducted from the policy's values, and the Owner retains full rights to and control over the remaining policy values; as such, the benefit is not an annuitization of the policy's values.

A defined Income Calculation Base is used in determining the maximum benefit payment available; this latter amount is termed the Guaranteed Withdrawal Payment (GWP). Income may be periodic or single-sum, but the lifetime nature of the benefit assumes periodic payments. Subsequent to election, all payments in a policy year are treated as payment of the GWP; withdrawals in excess of the GWP are not rider benefits and reduce future rider benefits as defined in the form.

A charge is made for the Rider, as permitted by Section 11 of the Standard Nonforfeiture Law for Deferred Annuities, on each Policy Anniversary. The charge is deducted from the Policy's Accumulation Value. Rider Charges deducted from the Accumulation Value are deducted last in, first out. If, due to a policy loan, there is not enough value in the Policy for Rider Charges to be deducted, the Rider will terminate.

These riders have no values.

All items on the Rider Coverage Pages are guaranteed for the policy containing those pages. The values printed on Rider Coverage Pages are within the ranges described in the enclosed statement of variability.

Differences are disclosed in the chart below:

	Form 7983	Form 7985
Contingent Annuitant		
Allowed	Yes	No
Benefit Age	60	55
Accumulation Years	20	30
Rider Issue Age	40+	35+

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<i>Company Tracking Number:</i>	<i>7983</i>		
<i>TOI:</i>	<i>A021 Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A021.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Fixed GLIR Rider</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Description Form Number Approval Date

Flexible Premium Deferred Annuity 7925 05/19/2005
Flexible Premium Deferred Annuity 7930 05/19/2005
Flexible Premium Deferred Annuity 7934 07/12/2007
Flexible Premium Deferred Annuity 7935 05/27/2005
Flexible Premium Deferred Annuity 7940 05/19/2005
Flexible Premium Deferred Annuity 7945 05/19/2005
Flexible Premium Deferred Annuity 7955 03/10/2006

Statement of Variability. A Statement of Variability disclosing the rider's non-guaranteed elements that are bracketed is enclosed.

Actuarial Requirements. A Memorandum addressing the effect of adding these riders to these policy forms under the Standard Valuation Law and the Standard Nonforfeiture Law for Deferred Annuities is enclosed.

Company and Contact

Filing Contact Information

Junan Boldrey, Policy Filing Coordinator	jboldrey@nationallife.com
1300 West Mockingbird Lane	(800) 543-3794 [Phone]
Dallas, TX 75247	(214) 638-9196[FAX]

Filing Company Information

Life Insurance Company of the Southwest	CoCode: 65528	State of Domicile: Texas
1300 West Mockingbird Lane	Group Code: -99	Company Type:
Dallas, TX 75247	Group Name:	State ID Number: 1117
(214) 638-9316 ext. [Phone]	FEIN Number: 75-0953004	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$200.00
Retaliatory?	Yes

<i>SERFF Tracking Number:</i>	<i>NALF-125965167</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>7983</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
	<i>Variable</i>		
<i>Product Name:</i>	<i>Fixed GLIR Rider</i>		
<i>Project Name/Number:</i>	<i>/</i>		
Fee Explanation:	Our domiciliary state, Texas requires a filing fee of \$100.00 per policy form for a filing subject to review and since this filing includes two riders, the total filing fee is \$200.00.		
Per Company:	No		

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Life Insurance Company of the Southwest	\$200.00	01/12/2009	24955091

<i>SERFF Tracking Number:</i>	<i>NALF-125965167</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Fixed GLIR Rider</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	01/14/2009	01/14/2009

<i>SERFF Tracking Number:</i>	<i>NALF-125965167</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Fixed GLIR Rider</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 01/14/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>NALF-125965167</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Life Insurance Company of the Southwest</i>	<i>State Tracking Number:</i>	<i>41318</i>
<i>Company Tracking Number:</i>	<i>7983</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Fixed GLIR Rider</i>		
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Guaranteed Lifetime Withdrawal Benefit Rider		Yes
Form	Guaranteed Lifetime Withdrawal Benefit Rider		Yes

SERFF Tracking Number: NALF-125965167 State: Arkansas

Filing Company: Life Insurance Company of the Southwest State Tracking Number: 41318

Company Tracking Number: 7983

TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable

Product Name: Fixed GLIR Rider

Project Name/Number: /

Form Schedule

Lead Form Number: 7983

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	7983	Policy/Cont Guaranteed Lifetime Initial ract/Fratern Withdrawal Benefit al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		71	Form No. 7983.pdf
	7985	Policy/Cont Guaranteed Lifetime Initial ract/Fratern Withdrawal Benefit al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		70	Form No. 7985.pdf

GUARANTEED LIFETIME WITHDRAWAL BENEFIT RIDER

Life Insurance Company of the Southwest (LSW) www.lifeofswsouthwest.com
1300 West Mockingbird Lane, Dallas, Texas 75247-4921 Customer Service 800-579-2878

This Guaranteed Lifetime Withdrawal Benefit Rider (*Rider*) provides certain withdrawals that are guaranteed to be available for the Annuitant's lifetime. The withdrawals are made from the Policy to which this Rider is attached. If only payments of the withdrawals guaranteed by this Rider are made, Guaranteed Withdrawal Payments will continue to be made for the lifetime of the Annuitant notwithstanding that the values of the Policy are reduced to zero because of such withdrawals. Excess withdrawals, as defined in this Rider, will reduce and may eliminate future Guaranteed Withdrawal Payments. All benefits are subject to the terms of this Rider. Please read Your Policy and this Rider carefully.

This Rider may use terms that are defined in the Policy; when this occurs, the definition supplied in the Policy applies to this Rider. Other terms may be defined in this Rider, and those terms are bold-faced when they are first defined.

Terms defined in the Rider Coverage Pages are used in subsequent sections of this Rider. Please refer back to these Rider Coverage Pages when reading Your Rider:

Base Policy Number	[123456X]
Rider Issue Date	[December 1, 2008]
Rider Issue Age	[55]
Accumulation Years Measured from Rider Issue Date	[20] Years
Rollup Rate on Rider Issue Date	[7.0% Annual]
Initial Rollup Rate Guarantee Period	[10 years]
Rider Charge Rate	
Rider Years 1 – 10	[0.40% Annual]
Rider Years 11 and after	[0.50% Annual]
Waiting Period	[1 Year]
Cancellation Period	5 Years
First Income Calculation Base Adjustment Date	[December 1, 2009]
Benefit Age	[60]
Enhanced Benefit Waiting Period	5 Years

GUARANTEED WITHDRAWAL PERCENTAGE TABLE			
Attained Age	Single Life		(Two Lives) Joint
	Guaranteed	Enhanced	
[60]	[5.0%]	[8.0%]	[4.5%]
[61]	[5.1]	[8.1]	[4.6]
[62]	[5.2]	[8.2]	[4.7]
[63]	[5.3]	[8.3]	[4.8]
[64]	[5.4]	[8.4]	[4.9]
[65]	[5.5]	[8.5]	[5.0]
[66]	[5.6]	[8.6]	[5.1]
[67]	[5.7]	[8.7]	[5.2]
[68]	[5.8]	[8.8]	[5.3]
[69]	[5.9]	[8.9]	[5.4]
[70]	[6.0]	[9.0]	[5.5]
[71]	[6.1]	[9.1]	[5.6]
[72]	[6.2]	[9.2]	[5.7]
[73]	[6.3]	[9.3]	[5.8]
[74]	[6.4]	[9.4]	[5.9]
[75]	[6.5]	[9.5]	[6.0]
[76]	[6.6]	[9.6]	[6.1]
[77]	[6.7]	[9.7]	[6.2]
[78]	[6.8]	[9.8]	[6.3]
[79]	[6.9]	[9.9]	[6.4]
[80]	[7.0]	[10.0]	[6.5]
[81]	[7.1]	[10.1]	[6.6]
[82]	[7.2]	[10.2]	[6.7]
[83]	[7.3]	[10.3]	[6.8]
[83]	[7.4]	[10.4]	[6.9]
[85]	[7.5]	[10.5]	[7.0]
[86]	[7.6]	[10.6]	[7.1]
[87]	[7.7]	[10.7]	[7.2]
[88]	[7.8]	[10.8]	[7.3]
[89]	[7.9]	[10.9]	[7.4]
[90+]	[8.0]	[11.0]	[7.5]

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GUARANTEED LIFETIME WITHDRAWAL BENEFIT RIDER

Life Insurance Company of the Southwest (LSW) • www.lifeofsouthwest.com
1300 West Mockingbird Lane • Dallas, Texas 75247-4921 • **Customer Service** 800-579-2878

PART I: THE BENEFITS

To access the benefits under this Rider, You must make the request in writing. Prior to the date We make the first payment under this Guaranteed Lifetime Withdrawal Benefit, the Rider is said to be in the **Accumulation Period**. Withdrawals during the Accumulation Period are:

- governed by the terms of the Policy and not this Rider; and
- will reduce the Guaranteed Withdrawal Payment that will be available to You once You start the Guaranteed Withdrawal Payments.

When You first request a withdrawal under this Rider, We determine the maximum annual benefit available, termed the **Guaranteed Withdrawal Payment** (see *Guaranteed Withdrawal Payment, Part 4*). You may have all or any portion of the Guaranteed Withdrawal Payment paid as an annual amount termed the **Scheduled Withdrawal Payment**. If You choose, You may receive the Scheduled Withdrawal Payment in semi-annual, quarterly, or monthly installments. The amount of the semi-annual, quarterly, or monthly installment is the Scheduled Withdrawal Payment divided by two (2), four (4), or twelve (12) respectively. Each installment of the Scheduled Withdrawal Payment must be at least \$100.

After We make the first benefit payment, the Rider is said to be in the **Withdrawal Period**. The annual amount of withdrawal benefit You request under the terms of this Rider for any Policy Year during the Withdrawal Period may be no larger than the Guaranteed Withdrawal Payment. The Withdrawal Period ends when the Rider terminates (see *Part 7: Termination*).

You may start, stop, or change a Scheduled Withdrawal Payment at any time during the Withdrawal Period. If You change a Scheduled Withdrawal Payment, it cannot be greater than the Guaranteed Withdrawal Payment for the applicable Policy Year.

The Accumulation Period does not resume when a Scheduled Withdrawal Payment is stopped.

Each Scheduled Withdrawal Payment and other withdrawals You request from the Policy will reduce the Policy's Accumulation Value, as defined in the Policy. If a Scheduled Withdrawal Payment results in the Accumulation Value being zero, then:

- We will continue to make the Scheduled Withdrawal Payment until the death of the Annuitant if the terms of this Rider so provide; and
- all other riders attached to the Policy will terminate.

You have the right to withdraw any amount so provided by the Policy.

Excess Withdrawals only apply to certain withdrawals after Guaranteed Withdrawal Payments have begun. Each withdrawal will be an Excess Withdrawal to the extent it and the sum of previous withdrawals in that Policy Year exceed the larger of the Guaranteed Withdrawal Payment for that Policy Year or the Required Minimum Distribution, the latter determined as described subsequently in this Rider (see *Withdrawals during the Withdrawal Period, Part 4*). Withdrawals taken in a Policy Year before the start of the Withdrawal Period will not be considered in the sum of previous withdrawals. If any portion of a withdrawal is an Excess Withdrawal, such Excess Withdrawal will reduce or may eliminate future Guaranteed Withdrawal Payments according to the provisions of this Rider (see *Impact of Excess Withdrawals, Part 4*).

PART 2: THE RIDER CHARGE

We make a charge for this Rider, called the **Rider Charge**, deducting it from the Policy's Accumulation Value. When Rider Charges are deducted from the Policy's Accumulation Value, they are deducted on a last in, first out basis.

Rider Charges are deducted on each Policy Anniversary. If, due to a Policy Loan, there is not enough unimpaired Accumulation Value in the Policy for Rider Charges to be deducted, this Rider will terminate (see *Termination, Part 7*).

Rider Charge

The Rider Charge is determined on each Policy Anniversary. Each time the Rider Charge is determined it is calculated as the Rider Charge Rate times the Policy's Accumulation Value at the time the Rider Charge is determined.

Rider Charge Rate

The Rider Charge Rate used to calculate the Rider Charge depends on whether the rider is in the Accumulation Period or in the Withdrawal Period. While the Rider is in the Accumulation Period, the Rider Charge Rate is found on Rider Coverage Page 1 and varies by the number of Rider Years this Rider has been in force. While the Rider is in the Withdrawal Period, the Rider Charge Rate is the Rider Charge Rate in effect at the beginning of the Withdrawal Period, continuing unchanged until this Rider terminates.

PART 3: GENERAL PROVISIONS

This Rider is part of the Policy to which it is attached. The Rider is subject to all terms, conditions, and provisions contained in the Policy. Where the provisions of this Rider are inconsistent with the provisions of the Policy, including the provisions of any other riders or endorsements, the provisions of this Rider will control.

Coverage under this Rider begins on the Rider Issue Date, shown on Rider Coverage Page 1.

This Rider has no cash value or loan value.

Annuitant

Annuitant means the Annuitant as defined in the Policy, unless the **Joint Withdrawal Option** is elected under this Rider, in which case Annuitant means both the Annuitant and the Joint Annuitant together (see *Joint Withdrawal Option, Part 4*).

Attained Age

A person's Attained Age on any date is that person's age as of his or her last birthday on that date.

PART 4: GUARANTEED WITHDRAWAL BENEFIT

This section covers how, when, and the extent to which Rider benefits are paid. We will make all payments directly to You unless You direct Us otherwise.

Start of Benefit Payments

We will make the first Scheduled Withdrawal Payment after You make a request in writing for Us to do so provided that, on the date of the first Scheduled Withdrawal Payment:

- the **Waiting Period**, shown on Rider Coverage Page 1 and measured from the Rider Issue Date, has expired; and
- the Annuitant's Attained Age is at least as great as the **Benefit Age** shown on Rider Coverage Page 1.

The Withdrawal Period cannot begin until You repay all Policy loans, if applicable. You may not take any Policy loans after the Withdrawal Period begins.

Guaranteed Withdrawal Payment

The Guaranteed Withdrawal Payment is determined at the beginning of the Withdrawal Period and on each Policy anniversary thereafter. The maximum amount that can be paid in the applicable Policy Year without any amount being treated as an Excess Withdrawal is the larger of the Guaranteed Withdrawal Payment for that Policy Year or the Required Minimum Distribution, the latter determined as described subsequently in this Rider (see *Withdrawals During the Withdrawal Period, Part 4*).

The Guaranteed Withdrawal Payment on the date the Withdrawal Period begins equals (a) times (b) where:

- (a) is the greater of, on the date the Withdrawal Period begins, the Policy's Accumulation Value or the Income Calculation Base; and
- (b) is the Guaranteed Withdrawal Percentage, taken from the Guaranteed Withdrawal Percentage Table on Rider Coverage Page 2, using the Annuitant's Attained Age (or the Attained Age of the younger of the Joint Annuitants, if the Joint Withdrawal Option is chosen) on the date the Withdrawal Period begins.

The Guaranteed Withdrawal Payment on each Policy anniversary after the Withdrawal Period begins is the Guaranteed Withdrawal Payment for the Policy Year just ended, reduced for any Excess Withdrawals during the Policy Year just ended (see *Impact of Excess Withdrawals, Part 4*), and increased by the Guaranteed Withdrawal Payment Step-Up, if applicable (see *Guaranteed Withdrawal Payment Step-Up, Part 4*).

Income Calculation Base

The Income Calculation Base is a calculated amount used solely in the determination of the amount of the initial Guaranteed Withdrawal Payment. The Income Calculation Base exists only during the Accumulation Period. It is equal to Increases to the Income Calculation Base, net of any reductions to the Income Calculation Base made due to Partial Withdrawals, accumulated on a daily basis at the applicable Rollup Rates. These items are described in the following paragraphs.

The following are Increases to the Income Calculation Base as of a given date:

- All Net Premiums paid on or prior to the date;
- All Bonus Accumulation Value amounts transferred to the Accumulation Value on or prior to the date, if applicable (not all Policies have a Bonus Accumulation Value); and
- Income Calculation Base Adjustments made on or prior to the date, if applicable.

If the Policy to which this Rider is attached is a Flexible Premium Deferred Annuity, We will declare initial Rollup Rates applicable to Increases in the Income Calculation Base from time to time. When an Increase is credited to the Income Calculation Base, the applicable initial Rollup Rate is the rate We will have declared for such Increase. Initial Rollup Rates applicable to Increases credited on different dates may differ from each other. Initial Rollup Rates will be guaranteed for a period starting on the date the Increases are credited to the Income Calculation Base for the lesser of the Initial Rollup Rate Guarantee Period or to the end of the Accumulation Years which are both shown on Rider Coverage Page 1. The Initial Rollup Rate applicable for any premium paid on the Rider Issue Date is shown on Rider Coverage Page 1.

If the Policy to which this Rider is attached is a Single Premium Deferred Annuity, We will declare an initial Rollup Rate applicable to premium applied on the Issue Date. When an Increase is credited to the Income Calculation Base, the Rollup Rate applied is the rate We are then currently crediting to the premium that had been received on the Issue Date. The Initial Rollup Rate on the Issue Date will be guaranteed for a period starting on the issue date for the Initial Rollup Rate Guarantee Period shown on Rider Coverage Page 1.

During the Accumulation Period, until the end of the Accumulation Years, We will also declare renewal Rollup Rates. Such renewal Rollup Rates will be guaranteed for a period starting on the date of expiry of any previously-declared Rollup Rate for the lesser of one year or to the end of the Accumulation Years shown on Rider Coverage Page 1. Renewal Rollup Rates applicable to Increases to the Income Calculation Base credited on different dates may differ from each other.

We will declare all Rollup Rates in a manner that does not discriminate unfairly between or amongst any classes of policyholders. No Rollup Rates We declare will be less than 3%. If the Rider is still in the Accumulation Period at the end of the Accumulation Years, all Rollup Rates are then set to zero for the remainder of the Accumulation Period.

During the Accumulation Period We will reduce the Income Calculation Base any time a withdrawal is made from the Accumulation Value. We will reduce the Income Calculation Base in the same proportion as the Accumulation Value is reduced. Such reductions to the Income Calculation Base are accounted for on a last-in, first-out basis.

During the Accumulation Years, on each **Income Calculation Base Adjustment Date**, We will calculate the Income Calculation Base Adjustment. The Income Calculation Base Adjustment will be the amount, if any, by which the Accumulation Value exceeds the Income Calculation Base. If this amount is positive, it will be credited to the Income Calculation Base on the Income Calculation Base Adjustment Date. The Accumulation Value used in this calculation is determined after interest has been credited and after Rider Charges and Partial Withdrawals have been deducted. The first Income Calculation Base Adjustment Date is shown on Rider Coverage Page 1. Each subsequent Income Calculation Base Adjustment Date is the 5-year anniversary of the previous Income Calculation Base Adjustment Date while the rider is in the Accumulation Years and before the Policy's Annuity Date.

The Income Calculation Base ceases to exist on the first day of the Withdrawal Period.

Guaranteed Withdrawal Percentage

The value from the Guaranteed Withdrawal Percentage Table used for all Rider purposes is determined by the Annuitant's Attained Age on the appropriate date. The column used is the **Single-Life Guaranteed** column unless the Joint Withdrawal Option is chosen (see *Joint Withdrawal Option, Part 4*), in which case the **(Two Lives) Joint** column is used. If the Joint Withdrawal Option is chosen, the Guaranteed Withdrawal Percentage is based on the Attained Age of the younger of the Joint Annuitants on the appropriate date.

Withdrawals During the Withdrawal Period

You may request withdrawals at any time. During the Withdrawal Period, We first treat a withdrawal request as being for a Guaranteed Withdrawal Payment. Any withdrawal that is treated as being for a Guaranteed Withdrawal Payment will not be subject to the limits on minimum Partial Withdrawals and on minimum values remaining in the Policy after Partial Withdrawals imposed in the Policy's Partial Withdrawal provision. Any withdrawal that exceeds the greater of the Required Minimum Distribution, defined below, or the Guaranteed Withdrawal Payment for such Policy Year will be an Excess Withdrawal.

During each full Policy Year starting on or after the beginning of the Withdrawal Period, withdrawals are not subject to Withdrawal Charges to the extent their cumulative total during a Policy Year does not exceed the **Maximum Free Withdrawal**. The Maximum Free Withdrawal is the greatest of:

- the Guaranteed Withdrawal Payment for that Policy Year (see *Guaranteed Withdrawal Payment, Part 4*); or
- the Free Withdrawal Amount specified in the Policy for that Policy Year; or
- an amount equal to the **Required Minimum Distribution** for that Policy Year, determined (a) annually as of the end of the calendar year ending immediately prior to the beginning of the current Policy Year, (b) in accordance with applicable tax law and regulations in effect at the time the Required Minimum Distribution is determined, and (c) as if the Policy were the only annuity owned by the Owner.

The Accumulation Value will be reduced by Withdrawal Charges when the sum of all withdrawal(s), including Scheduled Withdrawal Payments, in a Policy Year exceed the Maximum Free Withdrawal.

If the Withdrawal Period begins on any date that is not a Policy anniversary, the Accumulation Value will incur Withdrawal Charges when any withdrawals, *in the remainder of that Policy Year*, including any portion of a Scheduled Withdrawal Payment, exceed the Free Withdrawal Amount specified in the Policy for that Policy Year.

The Accumulation Value will be reduced by all Withdrawals, whether Guaranteed Withdrawal Payment or otherwise.

Impact of Excess Withdrawals

Each Excess Withdrawal in a Policy Year during the Withdrawal Period causes the following to occur:

- the Guaranteed Withdrawal Payment for subsequent Policy Years will be reduced by the ratio of each such Excess Withdrawal (including any Withdrawal Charge) to the Accumulation Value immediately prior to such withdrawal; and
- each such Excess Withdrawal (also see *Part 1: The Benefits*) may be subject to Withdrawal Charges as defined in the Policy (see *Withdrawals During the Withdrawal Period, Part 4*).

Guaranteed Withdrawal Payment Step-Up (Increases During Withdrawal Period)

On each Policy Anniversary during the Withdrawal Period, We will increase the Guaranteed Withdrawal Payment by an amount equal to the excess of the result of (a) times (b) over the current Guaranteed Withdrawal Payment, but not less than zero, where:

- (a) is the Accumulation Value on the Policy Anniversary, after Rider Charges have been deducted; and
- (b) is the Guaranteed Withdrawal Percentage, taken from the Guaranteed Withdrawal Percentage Table on Rider Coverage Page 2, using the Annuitant's Attained Age at the time of such Policy Anniversary.

Such an increase is termed a Guaranteed Withdrawal Payment Step-Up.

Joint Withdrawal Option

The Joint Withdrawal Option is available only if:

- You are a natural person and either You or Your spouse is the Annuitant, or
- You are Joint Owners, and You are married spouses and one of You is the Annuitant, or
- This Policy is owned by a qualified retirement plan.

You may choose, at the beginning of the Withdrawal period, to have the Guaranteed Withdrawal Payment based on the lives of the Annuitant and the Annuitant's married spouse (*Joint Annuitants*), provided the Attained Ages of each of the Joint Annuitants is equal to or older than the Benefit Age. If You elect the Joint Withdrawal Option, the beneficiary of the Policy shall be the spouse of the Annuitant, notwithstanding whether the application for the Policy provides otherwise. The Guaranteed Withdrawal Payment is guaranteed to be available until the death of the survivor of the Joint Annuitants.

All calculations of the Guaranteed Withdrawal Payment are made in the same manner as those for a single annuitant except that the entry from the Guaranteed Withdrawal Percentage Table is taken from the column for **(Two Lives) Joint** and based on the Attained Age of the younger of the Joint Annuitants.

The Enhanced Benefit is not available if the Joint Withdrawal Option is chosen.

Enhanced Benefit

If both the Annuitant and this Rider meet the **Eligibility Requirements** for the Enhanced Benefit detailed below, the Single-Life Guaranteed Withdrawal Payment may be increased as described below. The **Approval Date** for the Enhanced Benefit is the date We approve all proofs required in the Eligibility Requirements below. You may not pay any more premiums to this Policy after the Approval Date.

If the Withdrawal Period begins on the Approval Date, the Enhanced Benefit Amount will be the Guaranteed Withdrawal Payment.

If the Approval Date is after the Withdrawal Period begins and the Approval Date is a Policy Anniversary, then the Guaranteed Withdrawal Payment for that Policy Year will be increased to the Enhanced Benefit Amount, if larger. If the Guaranteed Withdrawal Payment on the Approval Date is more than the Enhanced Benefit Amount, then the Guaranteed Withdrawal Payment remains unchanged.

If the Approval Date is after the Withdrawal Period begins but not on a day that is a Policy anniversary, the Guaranteed Withdrawal payment for the current Policy Year will be increased if the Enhanced Benefit Amount is larger than the Guaranteed Withdrawal Payment. If this is so, the increase to the Guaranteed Withdrawal payment is an amount equal to (a) times (b) where:

- (a) is the difference between the Enhanced Benefit Amount and the Guaranteed Withdrawal Payment for the current Policy Year; and
- (b) is the whole number of months until the next Policy anniversary divided by 12.

On the Policy anniversary following the Approval Date, the Enhanced Benefit Amount in a) above, adjusted for any Excess Withdrawals after the Approval Date, becomes the Guaranteed Withdrawal Payment.

Eligibility Requirements

The **Rider Eligibility Requirements** are the following:

- 1. the Rider must have been in force on the Approval Date for at least the **Enhanced Benefit Waiting Period**; and
- 2. No Premiums, other than Premiums having been remitted by the employer as either employer contributions and/or salary reduction/deduction amounts and from no other source, may have been paid into the Policy for at least 5 years prior to the request for the Enhanced Benefit under this Rider.
- 3. If this Rider is in the Withdrawal Period, the Guaranteed Withdrawal Payments must be on the basis of the Single Life Option. If the Joint Withdrawal Option was elected at the beginning of the Withdrawal Period, the rider is no longer eligible for the Enhanced Benefit.

The Enhanced Benefit Waiting Period, shown on Rider Coverage Page 1, begins on the Rider Issue Date.

The **Eligibility Requirements for the Annuitant** are the following:

- 1. The Annuitant must be a U.S. resident on the Approval Date.
- 2. The Annuitant's Attained Age must be at least the Benefit Age, shown on Rider Coverage Page 1.
- 3. We must receive proof satisfactory to Us that the Annuitant is unable to perform, **Without Substantial Assistance**, at least two (2) of the six (6) **Activities of Daily Living (ADLs)**. This inability to perform the ADLs must be due to a permanent loss of functional capacity. Should We choose to use an independent health care professional to assist Us in the assessment of whether the requirements of this item are met, the Annuitant must agree to cooperate in that assessment.

The **Activities of Daily Living** are:

- 1. **Bathing:** washing oneself by sponge bath or in either a tub or shower, including the tasks of getting into or out of the shower;
- 2. **Dressing:** putting on and taking off all items of clothing and any required braces, fasteners, or artificial limbs;
- 3. **Transferring:** moving into and out of a bed, chair, or wheelchair;
- 4. **Toileting:** getting to and from the toilet, getting on and off the toilet, and performing related personal hygiene;
- 5. **Continence:** ability to maintain control of bowel and bladder function or, when not able to maintain control of bowel or bladder function, ability to perform related personal hygiene (including caring for catheter or colostomy bag);
- 6. **Eating:** feeding oneself by getting food into the body from a receptacle (such as a cup, plate, or table) or by feeding tube or intravenously.

Without Substantial Assistance means:

1. without the physical assistance of another person, the Annuitant would be unable to perform the Activity of Daily Living; or
2. the presence of another person within arm's reach of the Annuitant is necessary to prevent, by physical intervention, injury to the Annuitant while the Annuitant performs the Activity of Daily Living.

Enhanced Benefit Amount

The Enhanced Benefit Amount is calculated taking into account whether the Withdrawal Period has begun.

If the Approval Date is *on or before* the date the Withdrawal Period begins, the Enhanced Benefit Amount equals (a) times (b) where:

- (a) is the greater of the Policy's Accumulation Value or the Income Calculation Base on the date the Withdrawal Period begins; and
- (b) is the Guaranteed Withdrawal Percentage, taken from the **Single-Life Enhanced** column of the Guaranteed Withdrawal Percentage Table on Rider Coverage Page 2, on the date the Withdrawal Period begins.

If the Approval Date is *after* the Withdrawal Period has begun, the Enhanced Benefit Amount equals (a) times (b) where:

- (a) is the Policy's Accumulation Value on the Approval Date; and
- (b) is the Guaranteed Withdrawal Percentage, taken from the **Single-Life Enhanced** column of the Guaranteed Withdrawal Percentage Table on Rider Coverage Page 2, on the Approval Date.

In either case, the Guaranteed Withdrawal Percentage is determined by the Annuitant's Attained Age on the later of the Approval Date or the date the Withdrawal Period begins.

PART 5: SPOUSAL CONTINUATION

If You Die During the Accumulation Period

If You die during the Accumulation Period and Your spouse becomes the Annuitant of the Policy, all Rider benefits will be determined as if Your spouse had been the Annuitant since the Rider was issued.

If You Die During the Withdrawal Period - Single Life Option

If:

- You die during the Withdrawal Period,
- Guaranteed Withdrawal Payments are being calculated based on the Single Life Guaranteed Withdrawal Percentages, and
- Your spouse becomes the Annuitant of the Policy,

then, Your spouse may withdraw each Policy Year, an amount equal to the largest of:

- the Guaranteed Withdrawal Payment at the time of Your death; or
- the Free Withdrawal Amount; or
- the Required Minimum Distribution, determined as described earlier in this Rider (see *Withdrawals During the Withdrawal Period, Part 4*)

without incurring Withdrawal Charges. Your spouse may do so until the Accumulation Value is zero. When the Accumulation Value becomes zero, the Policy and this Rider will terminate.

The Rider charges cease upon Your death, and no benefits are provided by this Rider other than the withdrawal benefits identified in this provision.

If You Die During the Withdrawal Period - Joint Withdrawal Option

If:

- You die during the Withdrawal Period,
- Guaranteed Withdrawal Payments are being calculated based on the Joint Guaranteed Withdrawal Percentages, and
- Your spouse becomes the Annuitant of the Policy,

then, Your spouse may continue to withdraw the Guaranteed Withdrawal Payment each Policy Year. All adjustments to the Guaranteed Withdrawal Payment continue as previously defined in this Rider. Rider benefits and Rider Charges continue, and the Policy and Rider do not terminate until Your spouse dies.

PART 6: CONTINGENT ANNUITANT

If the Contingent Annuitant becomes the Annuitant, this Rider will continue as follows:

- If this Rider is in the Accumulation Period, all Rider benefits will be based on the successor Annuitant; or
- If this Rider is in the Withdrawal Period, this Rider will terminate and no further charges will be made for it, and no further withdrawal benefits will be paid.

PART 7: TERMINATION

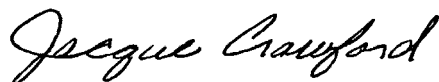
This Rider will automatically terminate when:

- the Policy terminates, except if this Rider is in the Withdrawal Period when the Policy would otherwise terminate, in which case the Policy and the Rider will remain in force and the withdrawal benefits will continue until the death of the Annuitant or the latter death of the Joint Annuitants, at which time the Policy and Rider terminate; or
- there does not exist sufficient value in the policy as a result of a Policy loan for deduction of the Rider Charges; or
- You cancel this Rider.

PART 8: CANCELLATION

You may cancel this Rider after completion of the Cancellation Period shown on Rider Coverage Page 1. If You do so, no future benefits will be payable under this Rider, and no future Rider Charges will be made.

SIGNED FOR LIFE INSURANCE COMPANY OF THE SOUTHWEST



Secretary

GUARANTEED LIFETIME WITHDRAWAL BENEFIT RIDER

Life Insurance Company of the Southwest (LSW) www.lifeofswsouthwest.com
1300 West Mockingbird Lane, Dallas, Texas 75247-4921 Customer Service 800-579-2878

This Guaranteed Lifetime Withdrawal Benefit Rider (*Rider*) provides certain withdrawals that are guaranteed to be available for the Annuitant's lifetime. The withdrawals are made from the Policy to which this Rider is attached. If only payments of the withdrawals guaranteed by this Rider are made, Guaranteed Withdrawal Payments will continue to be made for the lifetime of the Annuitant notwithstanding that the values of the Policy are reduced to zero because of such withdrawals. Excess withdrawals, as defined in this Rider, will reduce and may eliminate future Guaranteed Withdrawal Payments. All benefits are subject to the terms of this Rider. Please read Your Policy and this Rider carefully.

This Rider may use terms that are defined in the Policy; when this occurs, the definition supplied in the Policy applies to this Rider. Other terms may be defined in this Rider, and those terms are bold-faced when they are first defined.

Terms defined in the Rider Coverage Pages are used in subsequent sections of this Rider. Please refer back to these Rider Coverage Pages when reading Your Rider:

Base Policy Number	[123456X]
Rider Issue Date	[December 1, 2008]
Rider Issue Age	[55]
Accumulation Years Measured from Rider Issue Date	[30] Years
Rollup Rate on Rider Issue Date	[7.0% Annual]
Initial Rollup Rate Guarantee Period	[10 years]
Rider Charge Rate	
Rider Years 1 – 10	[0.40% Annual]
Rider Years 11 – 20	[0.50% Annual]
Rider Years 21 and after	[0.60% Annual]
Waiting Period	[1 Year]
Cancellation Period	5 Years
First Income Calculation Base Adjustment Date	[December 1, 2009]
Benefit Age	[55]
Enhanced Benefit Waiting Period	5 Years

GUARANTEED WITHDRAWAL PERCENTAGE TABLE			
Attained Age	Single Life		(Two Lives) Joint
	Guaranteed	Enhanced	
[55]	[4.0%]	[7.0%]	[3.5%]
[56]	[4.2]	[7.2]	[3.7]
[57]	[4.4]	[7.4]	[3.9]
[58]	[4.6]	[7.6]	[4.1]
[59]	[4.8]	[7.8]	[4.3]
[60]	[5.0]	[8.0]	[4.5]
[61]	[5.1]	[8.1]	[4.6]
[62]	[5.2]	[8.2]	[4.7]
[63]	[5.3]	[8.3]	[4.8]
[64]	[5.4]	[8.4]	[4.9]
[65]	[5.5]	[8.5]	[5.0]
[66]	[5.6]	[8.6]	[5.1]
[67]	[5.7]	[8.7]	[5.2]
[68]	[5.8]	[8.8]	[5.3]
[69]	[5.9]	[8.9]	[5.4]
[70]	[6.0]	[9.0]	[5.5]
[71]	[6.1]	[9.1]	[5.6]
[72]	[6.2]	[9.2]	[5.7]
[73]	[6.3]	[9.3]	[5.8]
[74]	[6.4]	[9.4]	[5.9]
[75]	[6.5]	[9.5]	[6.0]
[76]	[6.6]	[9.6]	[6.1]
[77]	[6.7]	[9.7]	[6.2]
[78]	[6.8]	[9.8]	[6.3]
[79]	[6.9]	[9.9]	[6.4]
[80]	[7.0]	[10.0]	[6.5]
[81]	[7.1]	[10.1]	[6.6]
[82]	[7.2]	[10.2]	[6.7]
[83]	[7.3]	[10.3]	[6.8]
[83]	[7.4]	[10.4]	[6.9]
[85]	[7.5]	[10.5]	[7.0]
[86]	[7.6]	[10.6]	[7.1]
[87]	[7.7]	[10.7]	[7.2]
[88]	[7.8]	[10.8]	[7.3]
[89]	[7.9]	[10.9]	[7.4]
[90+]	[8.0]	[11.0]	[7.5]

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GUARANTEED LIFETIME WITHDRAWAL BENEFIT RIDER

Life Insurance Company of the Southwest (LSW) • www.lifeofsouthwest.com
1300 West Mockingbird Lane • Dallas, Texas 75247-4921 • **Customer Service** 800-579-2878

PART I: THE BENEFITS

To access the benefits under this Rider, You must make the request in writing. Prior to the date We make the first payment under this Guaranteed Lifetime Withdrawal Benefit, the Rider is said to be in the **Accumulation Period**. Withdrawals during the Accumulation Period are:

- governed by the terms of the Policy and not this Rider; and
- will reduce the Guaranteed Withdrawal Payment that will be available to You once You start the Guaranteed Withdrawal Payments.

When You first request a withdrawal under this Rider, We determine the maximum annual benefit available, termed the **Guaranteed Withdrawal Payment** (see *Guaranteed Withdrawal Payment, Part 4*). You may have all or any portion of the Guaranteed Withdrawal Payment paid as an annual amount termed the **Scheduled Withdrawal Payment**. If You choose, You may receive the Scheduled Withdrawal Payment in semi-annual, quarterly, or monthly installments. The amount of the semi-annual, quarterly, or monthly installment is the Scheduled Withdrawal Payment divided by two (2), four (4), or twelve (12) respectively. Each installment of the Scheduled Withdrawal Payment must be at least \$100.

After We make the first benefit payment, the Rider is said to be in the **Withdrawal Period**. The annual amount of withdrawal benefit You request under the terms of this Rider for any Policy Year during the Withdrawal Period may be no larger than the Guaranteed Withdrawal Payment. The Withdrawal Period ends when the Rider terminates (see *Part 6: Termination*).

You may start, stop, or change a Scheduled Withdrawal Payment at any time during the Withdrawal Period. If You change a Scheduled Withdrawal Payment, it cannot be greater than the Guaranteed Withdrawal Payment for the applicable Policy Year.

The Accumulation Period does not resume when a Scheduled Withdrawal Payment is stopped.

Each Scheduled Withdrawal Payment and other withdrawals You request from the Policy will reduce the Policy's Accumulation Value, as defined in the Policy. If a Scheduled Withdrawal Payment results in the Accumulation Value being zero, then:

- We will continue to make the Scheduled Withdrawal Payment until the death of the Annuitant if the terms of this Rider so provide; and
- all other riders attached to the Policy will terminate.

You have the right to withdraw any amount so provided by the Policy.

Excess Withdrawals only apply to certain withdrawals after Guaranteed Withdrawal Payments have begun. Each withdrawal will be an Excess Withdrawal to the extent it and the sum of previous withdrawals in that Policy Year exceed the larger of the Guaranteed Withdrawal Payment for that Policy Year or the Required Minimum Distribution, the latter determined as described subsequently in this Rider (see *Withdrawals during the Withdrawal Period, Part 4*). Withdrawals taken in a Policy Year before the start of the Withdrawal Period will not be considered in the sum of previous withdrawals. If any portion of a withdrawal is an Excess Withdrawal, such Excess Withdrawal will reduce or may eliminate future Guaranteed Withdrawal Payments according to the provisions of this Rider (see *Impact of Excess Withdrawals, Part 4*).

PART 2: THE RIDER CHARGE

We make a charge for this Rider, called the **Rider Charge**, deducting it from the Policy's Accumulation Value. When Rider Charges are deducted from the Policy's Accumulation Value, they are deducted on a last in, first out basis.

Rider Charges are deducted on each Policy Anniversary. If, due to a Policy Loan, there is not enough unimpaired Accumulation Value in the Policy for Rider Charges to be deducted, this Rider will terminate (see *Termination, Part 6*).

Rider Charge

The Rider Charge is determined on each Policy Anniversary. Each time the Rider Charge is determined it is calculated as the Rider Charge Rate times the Policy's Accumulation Value at the time the Rider Charge is determined.

Rider Charge Rate

The Rider Charge Rate used to calculate the Rider Charge depends on whether the rider is in the Accumulation Period or in the Withdrawal Period. While the Rider is in the Accumulation Period, the Rider Charge Rate is found on Rider Coverage Page 1 and varies by the number of Rider Years this Rider has been in force. While the Rider is in the Withdrawal Period, the Rider Charge Rate is the Rider Charge Rate in effect at the beginning of the Withdrawal Period, continuing unchanged until this Rider terminates.

PART 3: GENERAL PROVISIONS

This Rider is part of the Policy to which it is attached. The Rider is subject to all terms, conditions, and provisions contained in the Policy. Where the provisions of this Rider are inconsistent with the provisions of the Policy, including the provisions of any other riders or endorsements, the provisions of this Rider will control.

Coverage under this Rider begins on the Rider Issue Date, shown on Rider Coverage Page 1.

This Rider has no cash value or loan value.

Annuitant

Annuitant means the Annuitant as defined in the Policy, unless the **Joint Withdrawal Option** is elected under this Rider, in which case Annuitant means both the Annuitant and the Joint Annuitant together (see *Joint Withdrawal Option, Part 4*).

Attained Age

A person's Attained Age on any date is that person's age as of his or her last birthday on that date.

PART 4: GUARANTEED WITHDRAWAL BENEFIT

This section covers how, when, and the extent to which Rider benefits are paid. We will make all payments directly to You unless You direct Us otherwise.

Start of Benefit Payments

We will make the first Scheduled Withdrawal Payment after You make a request in writing for Us to do so provided that, on the date of the first Scheduled Withdrawal Payment:

- the **Waiting Period**, shown on Rider Coverage Page 1 and measured from the Rider Issue Date, has expired;
- the Annuitant's Attained Age is at least as great as the **Benefit Age** shown on Rider Coverage Page 1; and
- a withdrawal is permitted from the annuity under applicable law and regulation.

The Withdrawal Period cannot begin until You repay all Policy loans, if applicable. You may not take any Policy loans after the Withdrawal Period begins.

Guaranteed Withdrawal Payment

The Guaranteed Withdrawal Payment is determined at the beginning of the Withdrawal Period and on each Policy anniversary thereafter. The maximum amount that can be paid in the applicable Policy Year without any amount being treated as an Excess Withdrawal is the larger of the Guaranteed Withdrawal Payment for that Policy Year or the Required Minimum Distribution, the latter determined as described subsequently in this Rider (see *Withdrawals During the Withdrawal Period, Part 4*).

The Guaranteed Withdrawal Payment on the date the Withdrawal Period begins equals (a) times (b) where:

- (a) is the greater of, on the date the Withdrawal Period begins, the Policy's Accumulation Value or the Income Calculation Base; and
- (b) is the Guaranteed Withdrawal Percentage, taken from the Guaranteed Withdrawal Percentage Table on Rider Coverage Page 2, using the Annuitant's Attained Age (or the Attained Age of the younger of the Joint Annuitants, if the Joint Withdrawal Option is chosen) on the date the Withdrawal Period begins.

The Guaranteed Withdrawal Payment on each Policy anniversary after the Withdrawal Period begins is the Guaranteed Withdrawal Payment for the Policy Year just ended, reduced for any Excess Withdrawals during the Policy Year just ended (see *Impact of Excess Withdrawals, Part 4*), and increased by the Guaranteed Withdrawal Payment Step-Up, if applicable (see *Guaranteed Withdrawal Payment Step-Up, Part 4*).

Income Calculation Base

The Income Calculation Base is a calculated amount used solely in the determination of the amount of the initial Guaranteed Withdrawal Payment. The Income Calculation Base exists only during the Accumulation Period. It is equal to Increases to the Income Calculation Base, net of any reductions to the Income Calculation Base made due to Partial Withdrawals, accumulated on a daily basis at the applicable Rollup Rates. These items are described in the following paragraphs.

The following are Increases to the Income Calculation Base as of a given date:

- All Net Premiums paid on or prior to the date;
- All Bonus Accumulation Value amounts transferred to the Accumulation Value on or prior to the date, if applicable (not all Policies have a Bonus Accumulation Value); and
- Income Calculation Base Adjustments made on or prior to the date, if applicable.

If the Policy to which this Rider is attached is a Flexible Premium Deferred Annuity, We will declare initial Rollup Rates applicable to Increases in the Income Calculation Base from time to time. When an Increase is credited to the Income Calculation Base, the applicable initial Rollup Rate is the rate We will have declared for such Increase. Initial Rollup Rates applicable to Increases credited on different dates may differ from each other. Initial Rollup Rates will be guaranteed for a period starting on the date the Increases are credited to the Income Calculation Base for the lesser of the Initial Rollup Rate Guarantee Period or to the end of the Accumulation Years which are both shown on Rider Coverage Page 1. The Initial Rollup Rate applicable for any premium paid on the Rider Issue Date is shown on Rider Coverage Page 1.

If the Policy to which this Rider is attached is a Single Premium Deferred Annuity, We will declare an initial Rollup Rate applicable to premium applied on the Issue Date. When an Increase is credited to the Income Calculation Base, the Rollup Rate applied is the rate We are then currently crediting to the premium that had been received on the Issue Date. The Initial Rollup Rate on the Issue Date will be guaranteed for a period starting on the issue date for the Initial Rollup Rate Guarantee Period shown on Rider Coverage Page 1.

During the Accumulation Period, until the end of the Accumulation Years, We will also declare renewal Rollup Rates. Such renewal Rollup Rates will be guaranteed for a period starting on the date of expiry of any previously-declared Rollup Rate for the lesser of one year or to the end of the Accumulation Years shown on Rider Coverage Page 1. Renewal Rollup Rates applicable to Increases to the Income Calculation Base credited on different dates may differ from each other.

We will declare all Rollup Rates in a manner that does not discriminate unfairly between or amongst any classes of policyholders. No Rollup Rates We declare will be less than 3%. If the Rider is still in the Accumulation Period at the end of the Accumulation Years, all Rollup Rates are then set to zero for the remainder of the Accumulation Period.

During the Accumulation Period We will reduce the Income Calculation Base any time a withdrawal is made from the Accumulation Value. We will reduce the Income Calculation Base in the same proportion as the Accumulation Value is reduced. Such reductions to the Income Calculation Base are accounted for on a last-in, first-out basis.

During the Accumulation Years, on each **Income Calculation Base Adjustment Date**, We will calculate the Income Calculation Base Adjustment. The Income Calculation Base Adjustment will be the amount, if any, by which the Accumulation Value exceeds the Income Calculation Base. If this amount is positive, it will be credited to the Income Calculation Base on the Income Calculation Base Adjustment Date. The Accumulation Value used in this calculation is determined after interest has been credited and after Rider Charges and Partial Withdrawals have been deducted. The first Income Calculation Base Adjustment Date is shown on Rider Coverage Page 1. Each subsequent Income Calculation Base Adjustment Date is the 5-year anniversary of the previous Income Calculation Base Adjustment Date while the rider is in the Accumulation Years and before the Policy's Annuity Date.

The Income Calculation Base ceases to exist on the first day of the Withdrawal Period.

Guaranteed Withdrawal Percentage

The value from the Guaranteed Withdrawal Percentage Table used for all Rider purposes is determined by the Annuitant's Attained Age on the appropriate date. The column used is the **Single-Life Guaranteed** column unless the Joint Withdrawal Option is chosen (see *Joint Withdrawal Option, Part 4*), in which case the **(Two Lives) Joint** column is used. If the Joint Withdrawal Option is chosen, the Guaranteed Withdrawal Percentage is based on the Attained Age of the younger of the Joint Annuitants on the appropriate date.

Withdrawals During the Withdrawal Period

You may request withdrawals at any time. During the Withdrawal Period, We first treat a withdrawal request as being for a Guaranteed Withdrawal Payment. Any withdrawal that is treated as being for a Guaranteed Withdrawal Payment will not be subject to the limits on minimum Partial Withdrawals and on minimum values remaining in the Policy after Partial Withdrawals imposed in the Policy's Partial Withdrawal provision. Any withdrawal that exceeds the greater of the Required Minimum Distribution, defined below, or the Guaranteed Withdrawal Payment for such Policy Year will be an Excess Withdrawal.

During each full Policy Year starting on or after the beginning of the Withdrawal Period, withdrawals are not subject to Withdrawal Charges to the extent their cumulative total during a Policy Year does not exceed the **Maximum Free Withdrawal**. The Maximum Free Withdrawal is the greatest of:

- the Guaranteed Withdrawal Payment for that Policy Year (see *Guaranteed Withdrawal Payment, Part 4*); or
- the Free Withdrawal Amount specified in the Policy for that Policy Year; or
- an amount equal to the **Required Minimum Distribution** for that Policy Year, determined (a) annually as of the end of the calendar year ending immediately prior to the beginning of the current Policy Year, (b) in accordance with applicable tax law and regulations in effect at the time the Required Minimum Distribution is determined, and (c) as if the Policy were the only annuity owned by the Owner.

The Accumulation Value will be reduced by Withdrawal Charges when the sum of all withdrawal(s), including Scheduled Withdrawal Payments, in a Policy Year exceed the Maximum Free Withdrawal.

If the Withdrawal Period begins on any date that is not a Policy anniversary, the Accumulation Value will incur Withdrawal Charges when any withdrawals, *in the remainder of that Policy Year*, including any portion of a Scheduled Withdrawal Payment, exceed the Free Withdrawal Amount specified in the Policy for that Policy Year.

The Accumulation Value will be reduced by all Withdrawals, whether Guaranteed Withdrawal Payment or otherwise.

Impact of Excess Withdrawals

Each Excess Withdrawal in a Policy Year during the Withdrawal Period causes the following to occur:

- the Guaranteed Withdrawal Payment for subsequent Policy Years will be reduced by the ratio of each such Excess Withdrawal (including any Withdrawal Charge) to the Accumulation Value immediately prior to such withdrawal; and
- each such Excess Withdrawal (also see *Part 1: The Benefits*) may be subject to Withdrawal Charges as defined in the Policy (see *Withdrawals During the Withdrawal Period, Part 4*).

Guaranteed Withdrawal Payment Step-Up (Increases During Withdrawal Period)

On each Policy Anniversary during the Withdrawal Period, We will increase the Guaranteed Withdrawal Payment by an amount equal to the excess of the result of (a) times (b) over the current Guaranteed Withdrawal Payment, but not less than zero, where:

- (a) is the Accumulation Value on the Policy Anniversary, after Rider Charges have been deducted; and
- (b) is the Guaranteed Withdrawal Percentage, taken from the Guaranteed Withdrawal Percentage Table on Rider Coverage Page 2, using the Annuitant's Attained Age at the time of such Policy Anniversary.

Such an increase is termed a Guaranteed Withdrawal Payment Step-Up.

Joint Withdrawal Option

The Joint Withdrawal Option is available only if:

- You are a natural person and either You or Your spouse is the Annuitant, or
- You are Joint Owners, and You are married spouses and one of You is the Annuitant, or
- This Policy is owned by a qualified retirement plan.

You may choose, at the beginning of the Withdrawal period, to have the Guaranteed Withdrawal Payment based on the lives of the Annuitant and the Annuitant's married spouse (*Joint Annuitants*), provided the Attained Ages of each of the Joint Annuitants is equal to or older than the Benefit Age. If You elect the Joint Withdrawal Option, the beneficiary of the Policy shall be the spouse of the Annuitant, notwithstanding whether the application for the Policy provides otherwise. The Guaranteed Withdrawal Payment is guaranteed to be available until the death of the survivor of the Joint Annuitants.

All calculations of the Guaranteed Withdrawal Payment are made in the same manner as those for a single annuitant except that the entry from the Guaranteed Withdrawal Percentage Table is taken from the column for **(Two Lives) Joint** and based on the Attained Age of the younger of the Joint Annuitants.

The Enhanced Benefit is not available if the Joint Withdrawal Option is chosen.

Enhanced Benefit

If both the Annuitant and this Rider meet the **Eligibility Requirements** for the Enhanced Benefit detailed below, the Single-Life Guaranteed Withdrawal Payment may be increased as described below. The **Approval Date** for the Enhanced Benefit is the date We approve all proofs required in the Eligibility Requirements below. You may not pay any more premiums to this Policy after the Approval Date.

If the Withdrawal Period begins on the Approval Date, the Enhanced Benefit Amount will be the Guaranteed Withdrawal Payment.

If the Approval Date is after the Withdrawal Period begins and the Approval Date is a Policy Anniversary, then the Guaranteed Withdrawal Payment for that Policy Year will be increased to the Enhanced Benefit Amount, if larger. If the Guaranteed Withdrawal Payment on the Approval Date is more than the Enhanced Benefit Amount, then the Guaranteed Withdrawal Payment remains unchanged.

If the Approval Date is after the Withdrawal Period begins but not on a day that is a Policy anniversary, the Guaranteed Withdrawal payment for the current Policy Year will be increased if the Enhanced Benefit Amount is larger than the Guaranteed Withdrawal Payment. If this is so, the increase to the Guaranteed Withdrawal payment is an amount equal to (a) times (b) where:

- (a) is the difference between the Enhanced Benefit Amount and the Guaranteed Withdrawal Payment for the current Policy Year; and
- (b) is the whole number of months until the next Policy anniversary divided by 12.

On the Policy anniversary following the Approval Date, the Enhanced Benefit Amount in a) above, adjusted for any Excess Withdrawals after the Approval Date, becomes the Guaranteed Withdrawal Payment.

Eligibility Requirements

The **Rider Eligibility Requirements** are the following:

1. the Rider must have been in force on the Approval Date for at least the **Enhanced Benefit Waiting Period**; and
2. No Premiums, other than Premiums having been remitted by the employer as either employer contributions and/or salary reduction/deduction amounts and from no other source, may have been paid into the Policy for at least 5 years prior to the request for the Enhanced Benefit under this Rider.
3. If this Rider is in the Withdrawal Period, the Guaranteed Withdrawal Payments must be on the basis of the Single Life Option. If the Joint Withdrawal Option was elected at the beginning of the Withdrawal Period, the rider is no longer eligible for the Enhanced Benefit.

The Enhanced Benefit Waiting Period, shown on Rider Coverage Page 1, begins on the Rider Issue Date.

The **Eligibility Requirements for the Annuitant** are the following:

1. The Annuitant must be a U.S. resident on the Approval Date.
2. The Annuitant's Attained Age must be at least the Benefit Age, shown on Rider Coverage Page 1.
3. We must receive proof satisfactory to Us that the Annuitant is unable to perform, **Without Substantial Assistance**, at least two (2) of the six (6) **Activities of Daily Living (ADLs)**. This inability to perform the ADLs must be due to a permanent loss of functional capacity. Should We choose to use an independent health care professional to assist Us in the assessment of whether the requirements of this item are met, the Annuitant must agree to cooperate in that assessment.

The **Activities of Daily Living** are:

1. **Bathing:** washing oneself by sponge bath or in either a tub or shower, including the tasks of getting into or out of the shower;
2. **Dressing:** putting on and taking off all items of clothing and any required braces, fasteners, or artificial limbs;
3. **Transferring:** moving into and out of a bed, chair, or wheelchair;
4. **Toileting:** getting to and from the toilet, getting on and off the toilet, and performing related personal hygiene;
5. **Continence:** ability to maintain control of bowel and bladder function or, when not able to maintain control of bowel or bladder function, ability to perform related personal hygiene (including caring for catheter or colostomy bag);
6. **Eating:** feeding oneself by getting food into the body from a receptacle (such as a cup, plate, or table) or by feeding tube or intravenously.

Without Substantial Assistance means:

1. without the physical assistance of another person, the Annuitant would be unable to perform the Activity of Daily Living; or
2. the presence of another person within arm's reach of the Annuitant is necessary to prevent, by physical intervention, injury to the Annuitant while the Annuitant performs the Activity of Daily Living.

Enhanced Benefit Amount

The Enhanced Benefit Amount is calculated taking into account whether the Withdrawal Period has begun.

If the Approval Date is *on or before* the date the Withdrawal Period begins, the Enhanced Benefit Amount equals (a) times (b) where:

- (a) is the greater of the Policy's Accumulation Value or the Income Calculation Base on the date the Withdrawal Period begins; and
- (b) is the Guaranteed Withdrawal Percentage, taken from the **Single-Life Enhanced** column of the Guaranteed Withdrawal Percentage Table on Rider Coverage Page 2, on the date the Withdrawal Period begins.

If the Approval Date is *after* the Withdrawal Period has begun, the Enhanced Benefit Amount equals (a) times (b) where:

- (a) is the Policy's Accumulation Value on the Approval Date; and
- (b) is the Guaranteed Withdrawal Percentage, taken from the **Single-Life Enhanced** column of the Guaranteed Withdrawal Percentage Table on Rider Coverage Page 2, on the Approval Date.

In either case, the Guaranteed Withdrawal Percentage is determined by the Annuitant's Attained Age on the later of the Approval Date or the date the Withdrawal Period begins.

PART 5: SPOUSAL CONTINUATION

If You Die During the Accumulation Period

If You die during the Accumulation Period and Your spouse becomes the Annuitant of the Policy, all Rider benefits will be determined as if Your spouse had been the Annuitant since the Rider was issued.

If You Die During the Withdrawal Period - Single Life Option

If:

- You die during the Withdrawal Period,
- Guaranteed Withdrawal Payments are being calculated based on the Single Life Guaranteed Withdrawal Percentages, and
- Your spouse becomes the Annuitant of the Policy,

then, Your spouse may withdraw each Policy Year, an amount equal to the largest of:

- the Guaranteed Withdrawal Payment at the time of Your death; or
- the Free Withdrawal Amount; or
- the Required Minimum Distribution, determined as described earlier in this Rider (see *Withdrawals During the Withdrawal Period, Part 4*)

without incurring Withdrawal Charges. Your spouse may do so until the Accumulation Value is zero. When the Accumulation Value becomes zero, the Policy and this Rider will terminate.

The Rider charges cease upon Your death, and no benefits are provided by this Rider other than the withdrawal benefits identified in this provision.

If You Die During the Withdrawal Period - Joint Withdrawal Option

If:

- You die during the Withdrawal Period,
- Guaranteed Withdrawal Payments are being calculated based on the Joint Guaranteed Withdrawal Percentages, and
- Your spouse becomes the Annuitant of the Policy,

then, Your spouse may continue to withdraw the Guaranteed Withdrawal Payment each Policy Year. All adjustments to the Guaranteed Withdrawal Payment continue as previously defined in this Rider. Rider benefits and Rider Charges continue, and the Policy and Rider do not terminate until Your spouse dies.

PART 6: TERMINATION

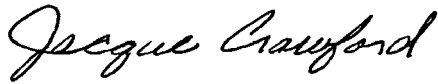
This Rider will automatically terminate when:

- the Policy terminates, except if this Rider is in the Withdrawal Period when the Policy would otherwise terminate, in which case the Policy and the Rider will remain in force and the withdrawal benefits will continue until the death of the Annuitant or the latter death of the Joint Annuitants, at which time the Policy and Rider terminate; or
- there does not exist sufficient value in the policy as a result of a Policy loan for deduction of the Rider Charges; or
- You cancel this Rider.

PART 7: CANCELLATION

You may cancel this Rider after completion of the Cancellation Period shown on Rider Coverage Page 1. If You do so, no future benefits will be payable under this Rider, and no future Rider Charges will be made.

SIGNED FOR LIFE INSURANCE COMPANY OF THE SOUTHWEST

A handwritten signature in cursive script that reads "Jacque Crawford".

Secretary

<i>SERFF Tracking Number:</i>	<i>NALF-125965167</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Life Insurance Company of the Southwest</i>	<i>State Tracking Number:</i>	<i>41318</i>
<i>Company Tracking Number:</i>	<i>7983</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Fixed GLIR Rider</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: NALF-125965167 State: Arkansas
Filing Company: Life Insurance Company of the Southwest State Tracking Number: 41318
Company Tracking Number: 7983
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: Fixed GLIR Rider
Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

12/24/2008

Comments:

Attachments:

AR 7983 7985 Read Cert.pdf

AR 7983 7985 Certification of Compliance.pdf

Review Status:

Satisfied -Name: Statement of Variability

12/26/2008

Comments:

Statement of Variability for Form No. 7983

Statement of Variability for Form No. 7985

Attachments:

7983 Stmnt. of Var.pdf

7985 Stmnt. of Var.pdf

STATE OF ARKANSAS
DEPARTMENT OF INSURANCE
READABILITY CERTIFICATION

ARKANSAS Rule ACA 23-80-206

Company Name **Life Insurance Company of the Southwest** **NAIC #** **65528**,

hereby certifies that the following form(s) achieve a Flesch reading ease test score of:

<u>FORM NUMBER</u>	<u>FLESCH SCORE</u>
7983	70.9
7985	70.3

Signature

Michael C. Ward, FSA, MAAA, Vice President, Actuarial

January 12, 2009

Date

ARKANSAS CERTIFICATE OF COMPLIANCE

(You may print or type the information required by this form)

FORM SELF CERT



I, Michael C. Ward, Vice President, Actuarial of
(Name) (Title of Authorized Officer)

Life Insurance of the Southwest
(Name of Insurer)

declare that I am authorized to execute and file this certificate of compliance and do hereby certify that I am knowledgeable of the legal requirements under Arkansas law applicable to the insurance forms that are the subject of this filing and further aver:

1. Upon information and belief, I certify that the insurance forms filed herewith are complete and comply with all Arkansas laws, including the:

- Arkansas Code Annotated;
- Arkansas Rules and Regulations;
- Arkansas Insurance Bulletins, Directives and Orders;
- Applicable filing requirements including the applicable product standards set forth in the product checklists; and
- Rulings and decisions of any court of this state.

2. I understand and acknowledge that the Commissioner will rely upon this certificate and if it is subsequently determined that any form filed herewith is false or misleading, appropriate

corrective action shall be taken by the commissioner against the company.

3. Pursuant to Ark. Code Ann. § 23-79-109(a)(1)(C), I understand that by certifying that a form complies with paragraph 1 hereof, it is not to be taken by the undersigned or by my company as meaning that any insurance effected by use of such form may in any fashion be inconsistent with the statutory and common law of Arkansas.

4. Pursuant to Ark. Code Ann. §23-79-118, I understand and acknowledge that any insurance policy, rider, endorsement or other insurance form filed under this certificate, that is subsequently issued to an insured, and contains any condition or provision not in compliance with the requirements of the laws of the State of Arkansas, as set forth in paragraph 1 hereof, shall be construed and applied in accordance with such condition or provision as would have applied if the policy, rider, endorsement or form had been in full compliance with the law.

Does this Certification apply to all the companies in this filing? (Yes or No) ► Yes

If "NO", to which companies does this Certification apply?

Company Name(s)	NAIC #

Company Tracking Number 7983 and 7985

Signature of Authorized Officer ►	
Name of Authorized Officer ►	Michael C. Ward
Title of Authorized Officer ►	Vice President, Actuarial
Email address of Authorized Officer ►	mikeward@sbcglobal.net
Telephone # of Authorized Officer ►	214/638-9129

This form may be computer generated by the company. So long as the wording and general layout is the same, the format may vary. For more information, contact the Property & Casualty Division of the Arkansas Insurance Department at 1200 W 3rd St., Little Rock, AR 72201, telephone: 501-371-2800, or email: information.pnc@arkansas.gov AID PC SelfCert (4/30/03)

Form No. 7983 - Statement of Variability
Variable data on 7983 Rider Coverage Pages

The following data is policy specific:

Base Policy Number – the policy number to which the rider is attached

Rider Issue Date – the date the rider is effective

Rider Issue Age – the annuitant's age on the rider issue date, no younger than the Benefit Age minus the Accumulation Years

The following data will vary by Issue Date of the Rider. Ranges of possible values are listed as (min, max).

Accumulation Years – (10, 30)

Rollup Rate on Rider Issue Date – (3.0% ,14.0%)

Initial Roll up Rate Guarantee Period – (5 years, 20 years)

Rider Charge Rate – (0.10%, 1.00%)

Benefit Age – (60, 70)

Waiting Period – (6 months, 5 years)

First Income Calculation Base Adjustment Date – the (first, fifth) Policy Date anniversary for the Policy to which the Rider is attached.

Guaranteed Withdrawal Percentage Table – values shown are the midpoint of a range.

Guaranteed single life percentages and Joint life percentages

Minimum values are those shown minus 2%

Maximum values are those shown plus 2%

Enhanced (single life) percentages

Minimum values are those shown minus 3%

Maximum values are those shown plus 3%

GUARANTEED WITHDRAWAL PERCENTAGE TABLE			
Attained Age	Single Life		(Two Lives)
	Guaranteed	Enhanced	Joint
[60]	[5.0]	[8.0]	[4.5]
[61]	[5.1]	[8.1]	[4.6]
[62]	[5.2]	[8.2]	[4.7]
[63]	[5.3]	[8.3]	[4.8]
[64]	[5.4]	[8.4]	[4.9]
[65]	[5.5]	[8.5]	[5.0]
[66]	[5.6]	[8.6]	[5.1]
[67]	[5.7]	[8.7]	[5.2]
[68]	[5.8]	[8.8]	[5.3]
[69]	[5.9]	[8.9]	[5.4]
[70]	[6.0]	[9.0]	[5.5]
[71]	[6.1]	[9.1]	[5.6]
[72]	[6.2]	[9.2]	[5.7]
[73]	[6.3]	[9.3]	[5.8]
[74]	[6.4]	[9.4]	[5.9]
[75]	[6.5]	[9.5]	[6.0]
[76]	[6.6]	[9.6]	[6.1]
[77]	[6.7]	[9.7]	[6.2]
[78]	[6.8]	[9.8]	[6.3]
[79]	[6.9]	[9.9]	[6.4]

Form No. 7983 - Statement of Variability
Variable data on 7983 Rider Coverage Pages

[80]	[7.0]	[10.0]	[6.5]
[81]	[7.1]	[10.1]	[6.6]
[82]	[7.2]	[10.2]	[6.7]
[83]	[7.3]	[10.3]	[6.8]
[84]	[7.4]	[10.4]	[6.9]
[85]	[7.5]	[10.5]	[7.0]
[86]	[7.6]	[10.6]	[7.1]
[87]	[7.7]	[10.7]	[7.2]
[88]	[7.8]	[10.8]	[7.3]
[89]	[7.9]	[10.9]	[7.4]
[90+]	[8.0]	[11.0]	[7.5]

Form No. 7985 - Statement of Variability
Variable data on 7985 Rider Coverage Pages

The following data is policy specific:

Base Policy Number – the policy number to which the rider is attached

Rider Issue Date – the date the rider is effective

Rider Issue Age – the annuitant's age on the rider issue date, no younger than the Benefit Age minus the Accumulation Years

The following data will vary by Issue Date of the Rider. Ranges of possible values are listed as (min, max).

Accumulation Years – (10, 30)

Rollup Rate on Rider Issue Date – (3.0% ,14.0%)

Initial Roll up Rate Guarantee Period – (5 years, 20 years)

Rider Charge Rate – (0.10%, 1.00%)

Benefit Age – (55, 70)

Waiting Period – (6 months, 5 years)

First Income Calculation Base Adjustment Date – the (first, fifth) Policy Date anniversary for the Policy to which the Rider is attached.

Guaranteed Withdrawal Percentage Table – values shown are the midpoint of a range.

Guaranteed single life percentages and Joint life percentages

Minimum values are those shown minus 2%

Maximum values are those shown plus 2%

Enhanced (single life) percentages

Minimum values are those shown minus 3%

Maximum values are those shown plus 3%

GUARANTEED WITHDRAWAL PERCENTAGE TABLE			
Attained Age	Single Life		(Two Lives) Joint
	Guaranteed	Enhanced	
[55]	[4.0%]	[7.0]	[3.5]
[56]	[4.2]	[7.2]	[3.7]
[57]	[4.4]	[7.4]	[3.9]
[58]	[4.6]	[7.6]	[4.1]
[59]	[4.8]	[7.8]	[4.3]
[60]	[5.0]	[8.0]	[4.5]
[61]	[5.1]	[8.1]	[4.6]
[62]	[5.2]	[8.2]	[4.7]
[63]	[5.3]	[8.3]	[4.8]
[64]	[5.4]	[8.4]	[4.9]
[65]	[5.5]	[8.5]	[5.0]
[66]	[5.6]	[8.6]	[5.1]
[67]	[5.7]	[8.7]	[5.2]
[68]	[5.8]	[8.8]	[5.3]
[69]	[5.9]	[8.9]	[5.4]
[70]	[6.0]	[9.0]	[5.5]
[71]	[6.1]	[9.1]	[5.6]
[72]	[6.2]	[9.2]	[5.7]
[73]	[6.3]	[9.3]	[5.8]
[74]	[6.4]	[9.4]	[5.9]

Form No. 7983 - Statement of Variability
Variable data on 7983 Rider Coverage Pages

[75]	[6.5]	[9.5]	[6.0]
[76]	[6.6]	[9.6]	[6.1]
[77]	[6.7]	[9.7]	[6.2]
[78]	[6.8]	[9.8]	[6.3]
[79]	[6.9]	[9.9]	[6.4]
[80]	[7.0]	[10.0]	[6.5]
[81]	[7.1]	[10.1]	[6.6]
[82]	[7.2]	[10.2]	[6.7]
[83]	[7.3]	[10.3]	[6.8]
[84]	[7.4]	[10.4]	[6.9]
[85]	[7.5]	[10.5]	[7.0]
[86]	[7.6]	[10.6]	[7.1]
[87]	[7.7]	[10.7]	[7.2]
[88]	[7.8]	[10.8]	[7.3]
[89]	[7.9]	[10.9]	[7.4]
[90+]	[8.0]	[11.0]	[7.5]